



Order Filed on August 22, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in compliance with D.N.J. 9004-1(b) Lavin, Cedrone, Graver, Boyd & DiSipio Formed in the State of PA Regina Cohen 190 North Independence Mall West 6 th & Race Streets Suite 500 Philadelphia, PA 19106 Tel: (215) 351-7551 Fax: (215) 627-2551 E-mail: RCohen@lavin-law.com Attorney for Movant
IN RE: LEE C DERAMUS AND MARGARET R DERAMUS Debtors

Case No.: 19-29022-JNP

Chapter 13

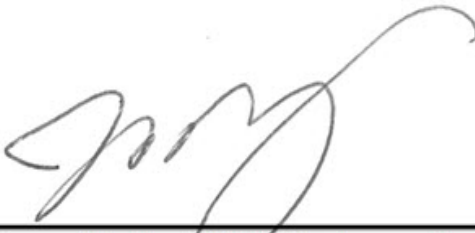
Hearing Date: 08/29/2023 at 11:00 AM

Judge: Jerrold N. Poslusny Jr.

**CONSENT ORDER GRANTING RELIEF FROM STAY AS TO MOTOR
VEHICLE 2018 RAM RAM 1500 QUAD CAB EXPRESS 4WD 3.6L V6**

The relief set forth on the following pages, number two (2) through three (3) is hereby **ORDERED**.

DATED: August 22, 2023



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

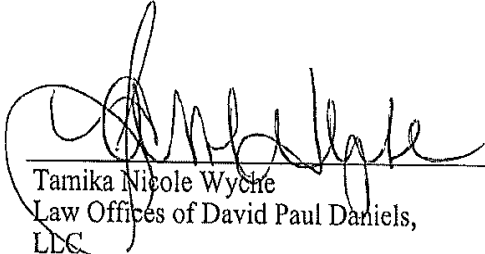
Debtors: Lee C Deramus and Margaret R Deramus
Case No.: 19-29022-JNP
Caption of Order: Consent Order Granting Relief from Stay as to Motor Vehicle 2018 Ram
Ram 1500 Quad Cab Express 4WD 3.6L V6

1. Ally Bank Lease Trust - Assignor to Vehicle Asset Universal Leasing Trust (a.k.a. "VAULT TRUST", or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.") ("Creditor") which is the current holder of a Retail Installment Sale Contract and Security Agreement which is secured by a 2018 Ram Ram 1500 Quad Cab Express 4WD 3.6L V6, V.I.N. 1C6RR7FG8JS344635, (the "Collateral") and Debtors, by and through their undersigned counsel, have agreed to the following with respect to the Motion for Relief from the Automatic Stay of Ally Bank Lease Trust - Assignor to Vehicle Asset Universal Leasing Trust (a.k.a. "VAULT TRUST", or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.") and the response of Debtors thereto, and
2. **IT IS THEREFORE ORDERED** that the automatic stay of Bankruptcy Code 362(a) is vacated to permit the Movant to pursue its rights in the Collateral described below to the extent and in the manner provided by any applicable Contract documents and non-bankruptcy law; and
3. **IT IS FURTHER ORDERED** that this grant of relief from stay shall remain in full force and effect notwithstanding any subsequent conversion of the case to another chapter.
4. The movant shall serve this order on the Debtors, any trustee and any other party who entered an appearance on the motion.
5. The debtors waive the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.
6. Collateral more fully described as:

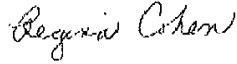
2018 Ram Ram 1500 Quad Cab Express 4WD 3.6L V6, V.I.N. 1C6RR7FG8JS344635

We hereby consent to the form and entry of the foregoing Order.

Debtors: Lee C Deramus and Margaret R Deramus
Case No.: 19-29022-JNP
Caption of Order: Consent Order Granting Relief from Stay as to Motor Vehicle 2018 Ram
Ram 1500 Quad Cab Express 4WD 3.6L V6



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In re:
Lee C Deramus
Margaret R Deramus
Debtors

Case No. 19-29022-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 23, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2023:

Recip ID	Recipient Name and Address
db/jdb	Lee C Deramus, Margaret R Deramus, 38 Melwood Ct, Sicklerville, NJ 08081-2022

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor VW Credit Inc. as servicer for VW Credit Leasing, Ltd. bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Marisa Myers Cohen	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Regina Cohen	on behalf of Creditor Ally Bank Lease Trust - Assignor to Vehicle Asset Universal Leasing Trust (a.k.a. "VAULT TRUST" or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.") rcohen@lavin-law.com, mmalone@lavin-law.com
Tamika Nicole Wyche	on behalf of Joint Debtor Margaret R Deramus davidanielslaw@gmail.com 16022@notices.nextchapterbk.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Aug 23, 2023

Form ID: pdf903

Total Noticed: 1

Tamika Nicole Wyche

on behalf of Debtor Lee C Deramus daviddanielslaw@gmail.com 16022@notices.nextchapterbk.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9